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PTO/SB/21 (08-00)

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3624 #6  
11-6-02

<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/713,770
	Filing Date	November 14, 2000
	First Named Inventor	
	Group Art Unit	
	Examiner Name	
Total Number of Pages in This Submission	Attorney Docket Number	020375-021400US

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<input type="checkbox"/> Fee Transmittal Form  <input type="checkbox"/> Fee Attached  <input type="checkbox"/> Amendment / Response  <input type="checkbox"/> After Final  <input type="checkbox"/> Affidavits/declaration(s)  <input type="checkbox"/> Extension of Time Request  <input type="checkbox"/> Express Abandonment Request  <input checked="" type="checkbox"/> Information Disclosure Statement, with 5 references  <input type="checkbox"/> Certified Copy of Priority Document(s)  <input type="checkbox"/> Response to Missing Parts/ Incomplete Application  <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application)  <input type="checkbox"/> Drawing(s)  <input type="checkbox"/> Licensing-related Papers  <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition  <input type="checkbox"/> Petition to Convert to a Provisional Application  <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address  <input type="checkbox"/> Terminal Disclaimer  <input type="checkbox"/> Request for Refund  <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group  <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences  <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)  <input type="checkbox"/> Proprietary Information  <input type="checkbox"/> Status Letter  <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):  Return Postcard, copy of International Search Report
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
<b>SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT</b>		
Firm and individual name	Townsend and Townsend and Crew LLP Darin J. Gibby Reg. No. 38,464	
Signature		
Date	October 24, 2002	

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Typed or printed name	Allison D. Frederick	
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Washington, D.C. 20231



On 10/24/02

TOWNSEND and TOWNSEND and CREW LLP

By: A. Friedman

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Coyle, Adam

Application No.: 09/713,770

Filed: November 14, 2000

For: Card-Based System & Method for  
Issuing Negotiable Instruments

Examiner:

Art Unit:

INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98

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Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. Also enclosed is a copy of the International Search Report from the corresponding PCT application. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant

information, and no inference should be made that the information and references are cited are, or are considered to be material to patentability because they are in this statement. No inference should be made that the information and references cited are prior art merely because they are in this statement.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the mailing of the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

  
Darin J. Gibby  
Reg. No. 38,464

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